

Information to identify the case:

Debtor 1	<u>Jose R. Velez</u>	Social Security number or ITIN	xxx-xx-9905
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-21033-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose R. Velez

11/19/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jose R. Velez
Debtor

Case No. 19-21033-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 19, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2021:

Recip ID	Recipient Name and Address
db	+ Jose R. Velez, 742 Lee Street, Perth Amboy, NJ 08861-2431
cr	+ Ajax Mortgage Loan Trust 2019-H, Mortgage-Backed S, P.O. Box 25430, Portland, OR 97298-0430
518711375	Ajax Mortgage Loan Trust 2019-H, co/ Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
518711376	+ Ajax Mortgage Loan Trust 2019-H, co/ Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334, Ajax Mortgage Loan Trust 2019-H co/ Gregory Funding LLC 90074-2334
518321361	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518321691	CVI SGP-CO Acquisition Trust, PO Box 10587, Greenville, SC 29603-0587
518278307	+ Credit Union Loan Source, 1699 Phoenix Pkwy, Ste 11, College Park, GA 30349-6033
518278308	+ First Bankcard, PO Box 2557, Omaha, NE 68103-2557
518278314	+ Raritan Bay Medical Center, POB 650292, Dallas, TX 75265-0292
518278315	+ Rutgers RWJMG Emergency Med., C/O Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
518278327	+ Unifund CCR, C/O Mullooly Jeffrey Rooney & Flynn, 6851 Jericho Tpke, Ste 220, Syosset, NY 11791-4449
518278326	+ Unifund CCR, POB 42121, Cincinnati, OH 45242-0121
518314128	Unifund CCR LLC, c/o, Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike, Suite 220, P.O. Box 9036 Syosset, New York 11791-9036
518278330	+ Wells Fargo, PO Box 3117, Winston Salem, NC 27102-3117

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 19 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 19 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518308816	EDI: BECKLEE.COM	Nov 20 2021 01:38:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518278290	+ EDI: AMEREXPR.COM	Nov 20 2021 01:38:00	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518278293	EDI: BANKAMER.COM	Nov 20 2021 01:38:00	Bank Of America, PO Box 982238, El Paso, TX 79998
518278292	+ EDI: BANKAMER.COM	Nov 20 2021 01:38:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
518364382	EDI: BANKAMER.COM	Nov 20 2021 01:38:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
518278294	+ EDI: TSYS2	Nov 20 2021 01:38:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
518278295	+ EDI: CITICORP.COM	Nov 20 2021 01:38:00	Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
518278296	+ EDI: CAPITALONE.COM	Nov 20 2021 01:38:00	Cap1/BSTBY, 26525 N Riverwoods Blvd.,

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Nov 19, 2021

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			Mettawa, IL 60045-3440
518284221	+ Email/Text: bankruptcy@cavps.com	Nov 19 2021 20:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518278299	+ Email/Text: bankruptcy@cavps.com	Nov 19 2021 20:37:00	Citibank, C/O Cavalry Portfolio, POB 27288, Tempe, AZ 85285-7288
518278300	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Nov 19 2021 20:37:00	Citibank, C/O JH Portfolio Debt Equi, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
518278304	+ EDI: CITICORP.COM	Nov 20 2021 01:38:00	Citibank/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518278305	+ EDI: WFNNB.COM	Nov 20 2021 01:38:00	Comenity Bank/Fortunof, POB 182789, Columbus, OH 43218-2789
518278306	+ EDI: WFNNB.COM	Nov 20 2021 01:38:00	ComenityCB/Overstock, PO Box 182120, Columbus, OH 43218-2120
518278329	Email/PDF: DellBKNotifications@resurgent.com	Nov 19 2021 20:53:31	Webbank/DFS, 1 Dell Way, Round Rock, TX 78682
518278312	+ EDI: CITICORP.COM	Nov 20 2021 01:38:00	Macys/DSNB, PO Box 8218, Mason, OH 45040
518278309	+ EDI: CITICORP.COM	Nov 20 2021 01:38:00	Fred Meyer/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518278297	EDI: JPMORGANCHASE	Nov 20 2021 01:38:00	Chase, PO Box 15298, Wilmington, DE 19850
518278310	+ EDI: PHINGENESIS	Nov 20 2021 01:38:00	Kay Jewelers/Genesis, 15220 NW Greenbrier, Beaverton, OR 97006-5744
518278311	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 19 2021 20:36:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
518278316	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Nov 19 2021 20:36:00	State Farm Bank, One State Farm Plaza, Bloomington, IL 61710
518579397	Email/PDF: resurgentbknotifications@resurgent.com	Nov 19 2021 20:53:40	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579396	Email/PDF: resurgentbknotifications@resurgent.com	Nov 19 2021 20:53:41	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518278313	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	PayPal Credit, POB 71202, Charlotte, NC 28272-1202
518278317	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
518278318	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	SYNCB/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
518278319	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	SYNCB/GAP, PO Box 965005, Orlando, FL 32896-5005
518278320	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
518278321	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
518278322	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	SYNCB/ToysRUs, PO Box 965005, Orlando, FL 32896-5005
518278323	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
518399685	+ EDI: RMSC.COM	Nov 20 2021 01:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518278325	+ EDI: WTRRN BANK.COM		

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Nov 19, 2021

Form ID: 3180W

Total Noticed: 53

		Nov 20 2021 01:38:00	TNB-Target, PO Box 673, Minneapolis, MN 55440-0673
518278324	+ EDI: WTRRN BANK.COM		
		Nov 20 2021 01:38:00	Target, PO Box 673, Minneapolis, MN 55440-0673
518278328	+ Email/Text: ebn@americollect.com		
		Nov 19 2021 20:37:00	University Radiology Group, C/O Americollect, Inc., PO Box 1566, Manitowoc, WI 54221-1566
518396472	+ EDI: WFFC.COM		
		Nov 20 2021 01:38:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
518278331	+ EDI: WFFC.COM		
		Nov 20 2021 01:38:00	Wells Fargo Home Mortgage, POB 10335, Des Moines, IA 50306-0335

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518278291	*+	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
518278301	*+	Citibank, C/O JH Portfolio Debt Equi, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
518278302	*+	Citibank, C/O JH Portfolio Debt Equi, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
518278303	*+	Citibank, C/O JH Portfolio Debt Equi, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
518278298	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew G. Greenberg	on behalf of Debtor Jose R. Velez a.greenberglawfirm@verizon.net
Kevin Gordon McDonald	on behalf of Creditor BANK OF AMERICA N.A.. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2019-H Mortgage-Backed Securities, Series 2019-H, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Nov 19, 2021

Form ID: 3180W

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William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 7